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A Holiday Message from Mississippi Commissioner of Insurance and State Fire Marshal Mike Chaney

INSURE YOUR HOLIDAYS AGAINST MISHAPS

Everyone has a favorite holiday movie that they watch over and over again during this time of year. Some enjoy spending Christmas with the Griswold's, complete with dysfunctional relatives, Christmas lights that can be seen from space and Grinch-like squirrels hiding in Christmas trees. For others, it's watching Ralphie and his quest for a Red Ryder BB gun despite his mother's concern that he'll put his eye out.

While holiday season mishaps might be humorous in movies like National Lampoon's "Christmas Vacation" and "A Christmas Story," they are not so funny when they happen to you.

This year, before family and friends gather to celebrate the season, I want to encourage everyone to take the time to contemplate potential mishaps and understand how your insurance might apply.

Some of the things we don't normally think about when planning the holidays include protecting yourself from identity and or credit card theft, updating your home inventory to include expensive Christmas gifts, and making sure your homeowners' policies cover you in the event a visiting relative or guest is injured or falls ill.

Lists of holiday fire safety tips and tips on how to insure you are safe during the holidays can be found on the Mississippi Insurance Department website at www.mid.state.ms.us.

On behalf of the Mississippi Insurance Department, I want to wish all Mississippians a safe and happy holiday season.

Mike Chaney Commissioner of Insurance State Fire Marshal